

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: RANDOLPH LEE SAUNDERS	§	Case No. 1:14-bk-00001
SHARON MARIE SAUNDERS	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/01/2014.
- 2) The plan was confirmed on 08/07/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/11/2015.
- 5) The case was completed on 12/06/2018.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,128.00.
- 10) Amount of unsecured claims discharged without full payment: \$23,567.72.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 27,120.00	
Less amount refunded to debtor(s)	\$ 5.00	
NET RECEIPTS		\$ 27,115.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,429.60	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,429.60
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DOROTHY L MOTT LAW OFFICE,	Lgl	0.00	NA	NA	4,000.00	0.00
CARMEL FINANCIAL	Uns	2,124.12	2,574.96	2,574.96	36.68	0.00
AT&T MOBILITY	Uns	1,894.24	1,894.24	1,894.24	26.97	0.00
AMERIFIRST HOME IMPROVEMENT	Sec	6,690.03	6,376.71	633.87	633.87	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	926.67	926.67	13.20	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	957.11	957.11	13.63	0.00
AMERICAN HONDA FINANCE CORP	Sec	13,940.00	16,752.05	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP	Uns	0.00	848.67	848.67	12.09	0.00
AMERICAN HONDA FINANCE CORP	Uns	0.00	7,719.51	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Sec	0.00	225.00	0.00	0.00	0.00
ONEMAIN FINANCIAL	Uns	0.00	9,352.53	9,127.53	129.99	0.00
QUEST DIAGNOSTICS	Uns	0.00	137.28	137.28	1.95	0.00
AIS PORTFOLIO SERVICE, LP	Uns	379.51	364.82	364.82	5.19	0.00
FORD MOTOR CREDIT CORP.	Sec	20,611.00	19,647.62	15,000.00	16,575.00	0.00
FORD MOTOR CREDIT CORP.	Uns	0.00	19,647.62	4,647.62	66.20	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	962.47	962.47	13.71	0.00
NATIONAL SERVICE BUREAU	Uns	0.00	8,733.56	8,733.56	124.39	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS	Uns	800.00	799.60	799.60	11.39	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	856.31	856.31	12.20	0.00
QUANTUM3 GROUP, LLC	Uns	568.80	568.80	568.80	8.10	0.00
M & T BANK	Sec	30,348.39	32,734.56	3,981.21	3,981.21	0.00
PORTFOLIO RECOVERY	Uns	1,006.71	1,006.71	1,006.71	14.34	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	147.56	147.56	2.10	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	224.25	224.25	3.19	0.00
AMERICAN HONDA FINANCE	Sec	32,115.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS	Uns	703.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Uns	769.83	NA	NA	0.00	0.00
DISH NETWORK	Uns	745.83	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	2,761.00	NA	NA	0.00	0.00
ONEMAIN	Uns	11,035.00	NA	NA	0.00	0.00
CHASE	Uns	1,120.00	NA	NA	0.00	0.00
TORRES CREDIT SERVICES	Uns	155.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,615.08	\$ 4,615.08	\$ 0.00
Debt Secured by Vehicle	\$ 15,000.00	\$ 16,575.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 19,615.08	\$ 21,190.08	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 34,778.16	\$ 495.32	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,429.60	
Disbursements to Creditors	\$ 21,685.40	
TOTAL DISBURSEMENTS:		\$ 27,115.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/10/2019

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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